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ocket No. CITI0233

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel SCHUTZER

Group Art Unit: 2164

Serial No.: 09/933,837

Examiner: To Be Assigned

Filed: August 22, 2001

For: METHOD AND SYSTEM FOR PAYMENT OVER THE INTERNET

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

U.S. Patent and Trademark Office
220 20th Street South
Customer Window, Mail Stop Amendment
Crystal Plaza Two, Lobby, Room 1B03
Arlington, VA 22202

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, the references noted on the attached form PTO-1449 are hereby brought to the attention of the Examiner.

No fees are believed to be necessary since the references cited in this statement are being submitted before the First Office Action. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this letter is submitted herewith for that purpose.

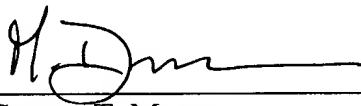
The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) conferring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

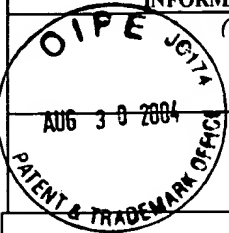
Respectfully submitted,

Date: August 30, 2004

KILPATRICK STOCKTON LLP
Suite 900
607 14th Street, N.W.
Washington, D.C. 20005
(202) 508-5800

C0464/197175
WSHLIB01:194615

By: 
for: George T. Marcou
Registration No. 33,014
Michael J. Dimino
44,657

Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. CITI0233		Serial No. 09/933,837	
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>				Applicant Daniel SCHUTZER			
				Filing Date August 22, 2001		Group 2164	
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Sub- Class	Filing Date (if appropriate)
		6,173,272	1/9/01	Thomas, et al.	705	42	4/27/98
		6,029,150	2/22/00	Kravitz	705	39	10/4/96
		5,732,400	3/24/98	Mandler, et al.	705	26	1/4/95
FOREIGN PATENT DOCUMENTS							
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
		Preliminary Examination Report for Application No. PCT/US01/26186, dated January 27, 2003 (mailing date)					
		International Search Report for Application No. PCT/US01/26186, dated January 9, 2002 (mailing date)					
EXAMINER				DATE CONSIDERED			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.							